



RESIDENTIAL PREMIUM RATES

EFFECTIVE JULY 1, 2023

PRODUCT	COVERAGE AMOUNT	PREMIUM	
		PURCHASE	REFINANCE
Lender-Only Coverage Available for in-house, conventional, FHA, VA, one-time close construction, subordinate financing, and installment contract refinancing.	\$0 - \$750,000	\$175	\$175
	over \$750,000	\$175 + \$1 per \$1,000 over \$750,000	\$175 + \$1 per \$1,000 over \$750,000
Owner-Only Coverage Available for cash, contract and financed purchases with no lender coverage.	\$0 - \$750,000	\$175	N/A
	over \$750,000	\$175 + \$1 per \$1,000 over \$750,000	
Simultaneous Coverage Lender and Owner Coverage.	\$0 - \$750,000	\$175	N/A
	over \$750,000 One or more certificates.	\$175 + \$1 per \$1,000 over \$750,000 Based upon the certificate with the higher coverage amount.	
Additional Concurrent Coverage Available for junior and home equity lines of credit (HELOC) when issued in conjunction with a lender certificate.	N/A	\$35	\$35
Closing Protection Letter	N/A	NO ADDITIONAL PREMIUM	NO ADDITIONAL PREMIUM

Residential coverage is available for any single-family dwelling or multi-family dwelling consisting of four (4) units or less. This includes primary residences and non-primary residences, including but not limited to, second homes, vacation homes, investment or rental properties.

***Survey or Real Property Inspection Report (RPIR) required for lender coverage amounts over \$750,000.**

ENDORSEMENTS AVAILABLE FOR NO ADDITIONAL PREMIUM

Assignment (ALTA 10)	Leasehold—Owner's Certificate (ALTA 13-06)	Standard Exception 1 Waiver
Balloon Mortgage	Location (ALTA 22-06)	Standard Exception 2 Waiver
Comprehensive—Improved Land	Manufactured Housing Unit (ALTA 7-06)	Standard Exception 3 Waiver
Condominium—Assessments Priority (ALTA 4)	Manufactured Housing—Conversion—Lender's Certificate (ALTA 7.1)	Standard Exception 4 Waiver
Condominium—Current Assessments (ALTA 4.1)	Mortgage Modification (ALTA 11)	Standard Exception 5 Waiver
Encroachments—Boundaries and Easements (ALTA 28.1)	Multiple Tax Parcel (ALTA 18.2)	Variable Rate Mortgage (ALTA 6)
Endorsements Against Loss—Lien	Planned Unit Development—Assessments Priority (ALTA 5-06)	Variable Rate Mortgage—Negative Amortization (ALTA 6.2)
Environmental Protection Lien (ALTA 8.1)	Planned Unit Development—Current Assessments (ALTA 5.1-06)	Zoning (ALTA 3)
Future Advance—Priority (ALTA 14)	Restrictions, Encroachments, Minerals—Lender's Certificate (ALTA 9-06)	
Future Advance—Reverse Mortgage (ALTA 14.3)	Single Tax Parcel (ALTA 18-06)	
Gap Coverage	Single Tax Parcel and ID (ALTA 18.3-06)	
Leasehold—Lender's Certificate (ALTA 13.1-06)		

ENDORSEMENTS ISSUED APART FROM ORIGINAL TRANSACTION AVAILABLE FOR \$50

Modification (ALTA 11-06)